

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Christopher C. Tindell
aka Christopher C. Tindell, Sr.
Debtor

Christopher C. Tindell
aka Christopher C. Tindell, Sr.
Movant

vs.

PennyMac Loan Services, LLC
Respondent

NO. 18-24237-CMB

CHAPTER 13

Related to: Document Nos. 42, 44 and 47

STIPULATION AND ORDER

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, Respondent filed a Notice of Mortgage Payment Change on October 10, 2019 which increased the Debtor's monthly escrow payment from \$615.36 to \$816.47 (Claim 10-1);

WHEREAS, Debtor has filed an objection to the Notice of Mortgage Payment Change (Doc. 42);

WHEREAS, Respondent has filed a response to Debtor's objection (Doc. 44);

WHEREAS, the prior hazard insurance policy was canceled effective October 22, 2019 and the carrier sent a pro-rated refund of the premium in the amount of \$1,257.56 to the Debtor on November 21, 2019;

WHEREAS, the Debtor cashed the refund check on or about December 6, 2019 and has retained those funds;

WHEREAS, Debtor's loan is a FHA loan requiring impounds for hazard insurance and taxes, as stated in the Notice dated February 24, 2020 which is attached hereto as Exhibit A;

WHEREAS, effective with the payment due March 1, 2020, the escrow payment on Debtor's loan has been reduced to \$695.88, as evidenced by the Escrow Account Disclosure Statement dated February 19, 2020 which is attached hereto as Exhibit "B";

WHEREAS, the parties wish to resolve their disputes;

It is therefore Stipulated and agreed as follows:

1. Effective with the payment due March 1, 2020, Debtor's monthly payment on Movant's secured claim filed at Claim 3-1 shall be \$2,235.29, which payment shall consist of principal and interest in the amount of \$1,539.41 and escrow in the amount of \$695.88.
2. As the Debtor's mortgage payment to Respondent has decreased effective with the payment due March 1, 2020, the notice required pursuant to F.R.B.P. 3002.1(b)(1) is waived.
3. Debtor's objection to the Notice of Mortgage Payment Change filed on October 10, 2019 is withdrawn.
4. The hearing in this matter scheduled for April 15, 2020 is cancelled.

Consented to by:

/s/ Christopher M. Frye, Esquire

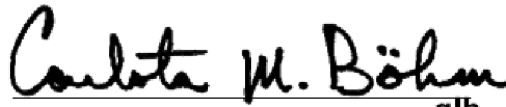
Christopher M. Frye, Esquire
Attorney for Debtor
Suite 2830 – Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
Phone: 412-391-8000
chris.frye@steidl-steinberg.com

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire
KML Law Group, P.C.
Attorney for Movant
701 Market Street, Suite 5000
Philadelphia, PA 19106
Phone: 215-627-1322
jwarmbrodt@kmlawgroup.com

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

By the Court,

A handwritten signature in black ink, reading "Carlota M. Böhm". The signature is written in a cursive style with a horizontal line underneath the name.

Carlota M. Böhm **glb**
Chief United States Bankruptcy Judge

FILED
4/6/20 11:22 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Christopher C. Tindell
Debtor

Case No. 18-24237-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2020.

db +Christopher C. Tindell, 3400 Tuscarawas Road, Beaver, PA 15009-9151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Christopher C. Tindell chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com

Christos A. Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of
Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Kevin M BATTERY on behalf of Creditor U.S. Bank National Association kbattery@rascrane.com

Kristen Wetzel Ladd on behalf of Creditor Citizens Bank of Pennsylvania kladd@utbf.com,
mfraney@utbf.com

Lauren Berschler Karl on behalf of Creditor U.S. Bank National Association lkarl@rascrane.com,
lbkarl03@yahoo.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9